

<i>SERFF Tracking Number:</i>	<i>UHLC-126583142</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>45412</i>
<i>Company Tracking Number:</i>	<i>BA25077ST/MS2514ST</i>		
<i>TOI:</i>	<i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS08G.001 Plan A 2010</i>
	<i>Plans 2010</i>		
<i>Product Name:</i>	<i>Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>Print Advertisement/BA25077ST/MS2514ST</i>		

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Medicare Supplement	SERFF Tr Num: UHLC-126583142	State: Arkansas
TOI: MS08G Group Medicare Supplement - Standard Plans 2010	SERFF Status: Closed-Filed-Closed	State Tr Num: 45412
Sub-TOI: MS08G.001 Plan A 2010	Co Tr Num: BA25077ST/MS2514ST	State Status: Filed-Closed

Filing Type: Advertisement	Reviewer(s): Stephanie Fowler
Author: Michelle Ambach	Disposition Date: 04/14/2010
Date Submitted: 04/14/2010	Disposition Status: Filed-Closed
Implementation Date Requested: On Approval	Implementation Date:

State Filing Description:

## General Information

Project Name: Print Advertisement	Status of Filing in Domicile: Pending
Project Number: BA25077ST/MS2514ST	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Large
Overall Rate Impact:	Group Market Type: Association
Filing Status Changed: 04/14/2010	Explanation for Other Group Market Type:
	State Status Changed: 04/14/2010
Deemer Date:	Created By: Michelle Ambach
Submitted By: Michelle Ambach	Corresponding Filing Tracking Number:

Filing Description:

We enclose for your information and review, proof copies of advertising for use in connection with the AARP group health insurance program. This advertising is new and does not replace any material previously submitted to the Department.

These Invitations to Inquire are Medicare Supplement Advertisements. The Policy Form Number GRP79171 GPS-1 appears on BA25077ST and BA25078ST. Final production of the enclosed advertising will show the component number on the bottom left hand corner of the Print Ad.

SERFF Tracking Number: UHLC-126583142 State: Arkansas  
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 45412  
 Company Tracking Number: BA25077ST/MS2514ST  
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
 Plans 2010  
 Product Name: Medicare Supplement  
 Project Name/Number: Print Advertisement/BA25077ST/MS2514ST

The business reply card, MS2514ST, is attached to each the print advertisements for your review.

## Company and Contact

### Filing Contact Information

Susan Cipollo, Director Susan\_J\_Cipollo@uhc.com  
 680 Blair Mill Rd. 215-902-8444 [Phone]  
 Horsham, PA 19044 215-902-8813 [FAX]

### Filing Company Information

UnitedHealthcare Insurance Company	CoCode: 79413	State of Domicile: Connecticut
450 Columbus Boulevard	Group Code: 707	Company Type: Life and Health
PO Box 150450	Group Name:	State ID Number:
Hartford, CT 06115-0450	FEIN Number: 36-2739571	
(860) 702-5000 ext. [Phone]		

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$150.00
Retaliatory?	No
Fee Explanation:	\$50.00 x 3=\$150.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$150.00	04/14/2010	35629420

*SERFF Tracking Number:* UHLC-126583142 *State:* Arkansas  
*Filing Company:* UnitedHealthcare Insurance Company *State Tracking Number:* 45412  
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*TOI:* MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010  
*Product Name:* Medicare Supplement  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	04/14/2010	04/14/2010

SERFF Tracking Number:	UHLC-126583142	State:	Arkansas
Filing Company:	UnitedHealthcare Insurance Company	State Tracking Number:	45412
Company Tracking Number:	BA25077ST/MS2514ST		
TOI:	MS08G Group Medicare Supplement - Standard Sub-TOI:		MS08G.001 Plan A 2010
	Plans 2010		
Product Name:	Medicare Supplement		
Project Name/Number:	Print Advertisement/BA25077ST/MS2514ST		

## Disposition

Disposition Date: 04/14/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>UHLC-126583142</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>45412</i>
<i>Company Tracking Number:</i>	<i>BA25077ST/MS2514ST</i>		
<i>TOI:</i>	<i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS08G.001 Plan A 2010 Plans 2010</i>
<i>Product Name:</i>	<i>Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>Print Advertisement/BA25077ST/MS2514ST</i>		

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Form</b>	Print Ad/Busines Reply Card	Filed	Yes
<b>Form</b>	Print Ad/Busines Reply Card	Filed	Yes

SERFF Tracking Number: UHLC-126583142 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 45412

Company Tracking Number: BA25077ST/MS2514ST

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010

Product Name: Medicare Supplement

Project Name/Number: Print Advertisement/BA25077ST/MS2514ST

## Form Schedule

**Lead Form Number: BA25077ST/MS2514ST**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 04/14/2010	BA25077S T/MS2514S T	Advertising	Print Ad/Busines Reply Card	Initial		45.000	BA25077ST.p df
Filed 04/14/2010	BA25078S T/MS2514S T	Advertising	Print Ad/Busines Reply Card	Initial		45.000	BA25078ST.p df

AARP does not recommend health related products, services, insurance and programs. You are strongly encouraged to evaluate your needs.

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

This is a solicitation of insurance. An agent/producer may contact you.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives or advisors.

Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.

## Turning 65? Medicare alone may not be enough. Learn more now.

**AARP** | Medicare Supplement Plans  
insured by **UnitedHealthcare  
Insurance Company**

## Help complete your coverage with AARP® Medicare Supplement Insurance, insured by UnitedHealthcare Insurance Company.



### Let's start with the facts about Medicare.

You've heard the term "Medicare" your whole life, but how much do you know about it? Medicare is a federally managed health insurance program for people age 65 and older and those under 65 with disabilities. The first two parts of Medicare are Part A (hospital coverage) and Part B (medical coverage).

### Medicare Part B pays generally about 80% of Part B expenses — and Part A has a \$1,100 deductible.

Nice as it is, Medicare might not provide enough coverage for your needs. In fact, Medicare covers generally about 80% of your Part B medical expenses. The other 20% or more of your medical expenses Medicare doesn't pay is left for you to cover. Plus, Part A has a deductible of \$1,100 per benefit period, meaning even an overnight inpatient stay could really add up. Those costs alone could total up to thousands of dollars in unexpected out-of-pocket expenses each year.<sup>1</sup>

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purpose of AARP and its members. Neither AARP nor its affiliate is the insurer.

<sup>1</sup> Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare spending and the Medicare Program, June 2009. <http://www.medpac.gov/documents/Jun09DataBookEntireReport.pdf> (8 Mar, 2010) p. 63,65.

### AARP Medicare Supplement Insurance helps cover some of the 20% not paid by Part B — and can help with the Part A deductible.

Fortunately, AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, are available. Like all Medicare Supplement plans, they pay for some or all of your approved expenses not paid by Medicare.

Considering the thousands of dollars in co-insurance and deductibles Medicare alone doesn't pay, one of these plans could really help you save on out-of-pocket costs — and help put your mind at ease.

**AARP** | Medicare Supplement Plans  
insured by **UnitedHealthcare  
Insurance Company**



## Choose the only Medicare Supplement Insurance Plan that carries the AARP® name.

BA25077ST

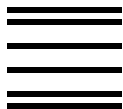
**BUSINESS REPLY MAIL**

FIRST-CLASS MAIL PERMIT NO. 45 LEHIGH VALLEY, PA

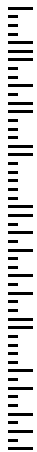
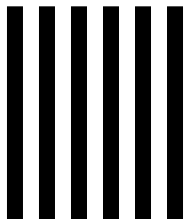
POSTAGE WILL BE PAID BY ADDRESSEE

UNITEDHEALTHCARE  
INSURANCE COMPANY  
P.O. BOX 25601  
LEHIGH VALLEY, PA 18003-9905

**AARP** | Medicare Supplement Plans  
insured by **UnitedHealthcare  
Insurance Company**



NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



You can enroll in Medicare as early as three months before the month of your 65th birthday and as late as three months after it. It's important to sign up for both Medicare Parts A and B when you are eligible. If you do not, you may have to pay a higher Part B premium. And if you don't choose any additional insurance, you are responsible for the costs Medicare doesn't pay.

Like all standardized Medicare supplement plans, AARP Medicare Supplement Insurance Plans offer the following features:

- Whatever your supplemental insurance needs, there is a plan for you.

[illegible]

It's nice to know you can choose a plan that carries the AARP name. Find out if one of them is right for you.

**AARP** | Medicare Supplement Plans  
insured by **UnitedHealthcare**  
**Insurance Company**

☐ **YES!** I'd like to know more about AARP® Medicare Supplement Insurance Plans, including benefits, costs, eligibility requirements, exclusions, and limitations. Or call [1-XXX-XXX-XXXX] code [XXX].

**This is a solicitation of insurance. An agent/producer may contact you.**

AARP does not employ or endorse agents, brokers, producers, representatives or advisors.

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents),

**Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.**

MS2514ST

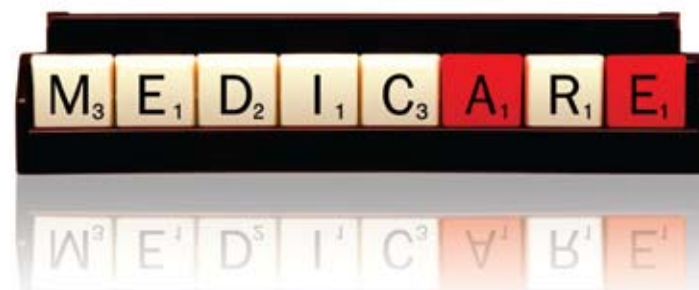


Help complete your Medicare coverage — and help protect yourself from out-of-pocket costs.

To find out more about AARP Medicare Supplement Insurance, return this card or call today.

[ 1-XXX-XXX-XXXX ]  
(TTY: 711)

Monday to Friday, 7 a.m. to 11 p.m.;  
Saturday 9 a.m. to 5 p.m. EST



## Help complete your coverage with AARP® Medicare Supplement Insurance.

Medicare Part B generally pays about 80% of approved Part B costs.

The first two parts of Medicare are Part A (for hospital coverage) and Part B (for medical coverage) and Medicare doesn't cover those completely. In fact, Medicare pays generally about 80% of your Part B medical expenses. But what about that other 20% or more that isn't covered?

## Medicare Supplement Insurance can help cover the other 20%.

Nice as it is, Medicare alone might not provide enough coverage for your needs. Fortunately, AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, are available. Like all Medicare Supplement plans, they pay for some or all of your expenses not paid by Medicare.

**AARP** Medicare Supplement Plans  
insured by **UnitedHealthcare Insurance Company**

Help complete your Medicare coverage — and help protect yourself from out-of-pocket costs.



## Medicare wasn't designed to cover everything.

AARP does not recommend health related products, services, insurance and programs. You are strongly encouraged to evaluate your needs.

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area.

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Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.

**AARP** Medicare Supplement Plans  
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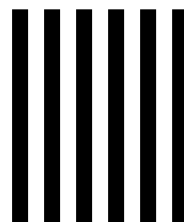
BA25078ST

**BUSINESS REPLY MAIL**

FIRST-CLASS MAIL PERMIT NO. 45 LEHIGH VALLEY, PA

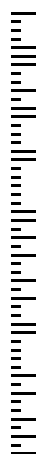
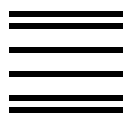
POSTAGE WILL BE PAID BY ADDRESSEE

UNITEDHEALTHCARE  
INSURANCE COMPANY  
P.O. BOX 25601  
LEHIGH VALLEY, PA 18003-9905



NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES

**AARP** Medicare Supplement Plans  
insured by **UnitedHealthcare Insurance Company**





That 20% or more adds up. So does the \$1,100 Part A deductible.

Medicare might not provide enough coverage for your needs. The other 20% or more of your medical expenses Medicare doesn't pay is left for you to cover. Plus, Part A has a deductible of \$1,100 per benefit period, meaning even an overnight inpatient stay could really add up. Those costs alone could total up to thousands of dollars in unexpected out-of-pocket expenses each year.<sup>1</sup> But AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, can help. Like all Medicare Supplement plans, they pay for some or all of your approved expenses not paid by Medicare.

Medicare Supplement plans offer benefits you can use. Choose the only one that carries the AARP name.

Like all standardized Medicare Supplement plans, AARP Medicare Supplement Insurance Plans offer the following features:

- Coverage for most of the expenses not paid by Medicare
- No networks to worry about — you can choose your own doctor and hospital that accepts Medicare patients
- Depending on the plan chosen, help with deductibles, co-payments and co-insurance when you see a doctor or go to a hospital that accepts Medicare patients
- Coverage that travels with you within the U.S.

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purpose of AARP and its members. Neither AARP nor its affiliate is the insurer.

Medicare Supplement Benefits	Available AARP Medicare Supplement Plans <sup>2</sup>						
	A	B	C	F	K	L	N
Medicare Part A Co-insurance and 365 Extra Hospital Days Covered	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Co-insurance or Co-payment	✓	✓	✓	✓	50%	75%	\$20/ \$50**
Blood (First 3 Pints)	✓	✓	✓	✓	50%	75%	✓
Part A Hospice Care Co-insurance or Co-payment	✓	✓	✓	✓	50%	75%	✓
Skilled Nursing Facility Care Co-insurance			✓	✓	50%	75%	✓
Medicare Part A Deductible		✓	✓	✓	50%	75%	✓
Medicare Part B Deductible			✓	✓			
Medicare Part B Excess Charges <sup>3</sup>				✓			
Foreign Travel Emergency (Up to Plan Limits)*			✓	✓			✓
Preventive Care Co-insurance (Included in the Part B Co-insurance)	✓	✓	✓	✓	✓	✓	✓
*You must also pay a separate deductible for foreign travel emergency (\$250 per year).				**\$20 office visit co-payment & \$50 emergency room co-payment. Note: Annual out-of-pocket limits for 2010: Plan K - \$4,620; Plan L - \$2,310			

- Coverage that is guaranteed to renew each year as long as you pay your premiums on time and have made no material misrepresentation at the time of enrollment (Your rate is subject to change. Any rate change will apply to all members of the same class insured under your Plan who reside in your state.)

A nationally recognized name.<sup>4</sup> It's nice to know you can choose a plan that carries the AARP® name. Find out if one of them is right for you.

Whatever your supplemental insurance needs, AARP Medicare Supplement Plans may be able to help.

Several standardized AARP Medicare Supplement Insurance Plans<sup>2</sup> are available to AARP members and remember, you must be a member to enroll.

Like all standardized Medicare supplement plans, each provides basic Part A and Part B benefits and lets you choose your own doctor, specialist and hospital that accepts Medicare patients.

The plans are also competitively priced, so you can be sure there is an insurance option that fits your budget.

Some plans to note are **Plan A**, which covers the basics; **Plan C**, which covers Part A and Part B deductibles, as well as skilled nursing facility co-payments; and **Plan F**, which has the same benefits as Plan C and covers the difference between doctors' charges and what Medicare approves.<sup>3</sup>

Help complete your Medicare coverage — and help protect yourself from out-of-pocket costs.

To find out more about AARP Medicare Supplement Insurance, return this card or call today.

1-[XXX-XXX-XXXX]  
(TTY: 7 1 1)

Monday to Friday, 7 a.m. to 11 p.m.;  
Saturday 9 a.m. to 5 p.m. EST



<sup>1</sup> Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare spending and the Medicare Program, June 2009. <http://www.medpac.gov/documents/Jun09DataBookEntireReport.pdf> (8 Mar, 2010) p. 63,65.  
<sup>2</sup> There are different versions of standardized plans available in Massachusetts, Minnesota and Wisconsin. Call for additional information.  
<sup>3</sup> Under Pennsylvania and Ohio law, a physician may not charge or collect fees from Medicare patients which exceed the Medicare-approved Part B charge. In Texas, excess charge is not to exceed any charge limitation established by the Medicare program or state law. In New York, excess charges are limited to 5%. Plan F pays benefits for excess charges when services are rendered in a jurisdiction not having a balance billing law.  
<sup>4</sup> The Harris Poll®, December 11, 2008, "Consumer Reports, American Red Cross and AARP Most Trusted Inside the Beltway" Harris Interactive Inc. All rights reserved.

☐ YES! I'd like to know more about AARP® Medicare Supplement Insurance Plans, including benefits, costs, eligibility requirements, exclusions, and limitations. Or call 1-[XXX-XXX-XXXX] code [XXX].

Name

Date of Birth  Medicare (Part B) Effective Date

Address

City  State  ZIP Code

Phone

E-mail Address

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